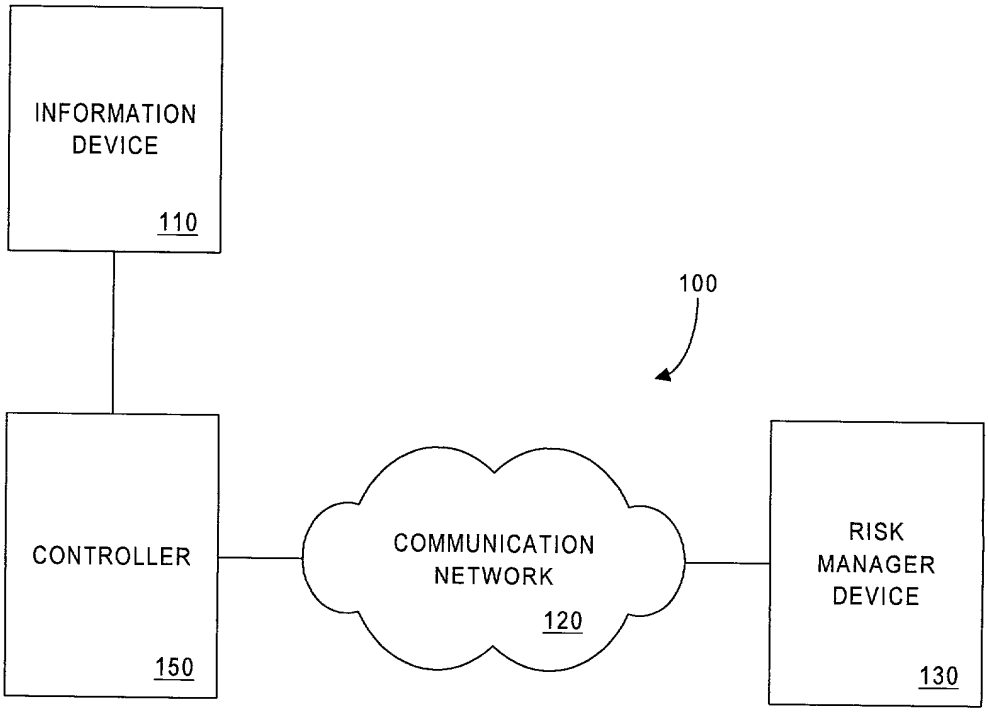
INFORMATION DEVICE
110
100
CONTROLLER
150
COMMUNICATION NETWORK
120
RISK MANAGER DEVICE
130

FIG. 1

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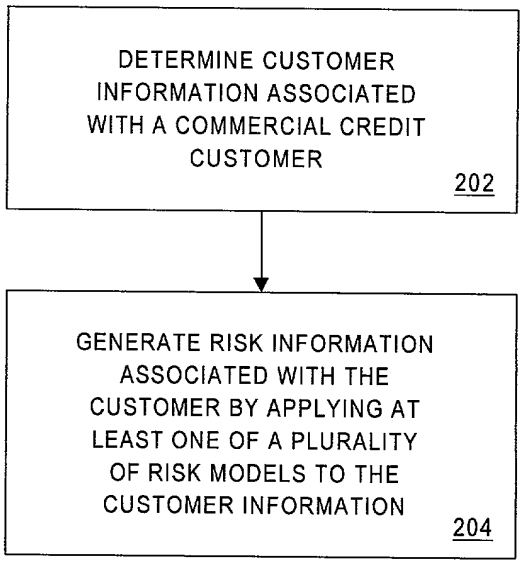

FIG. 2

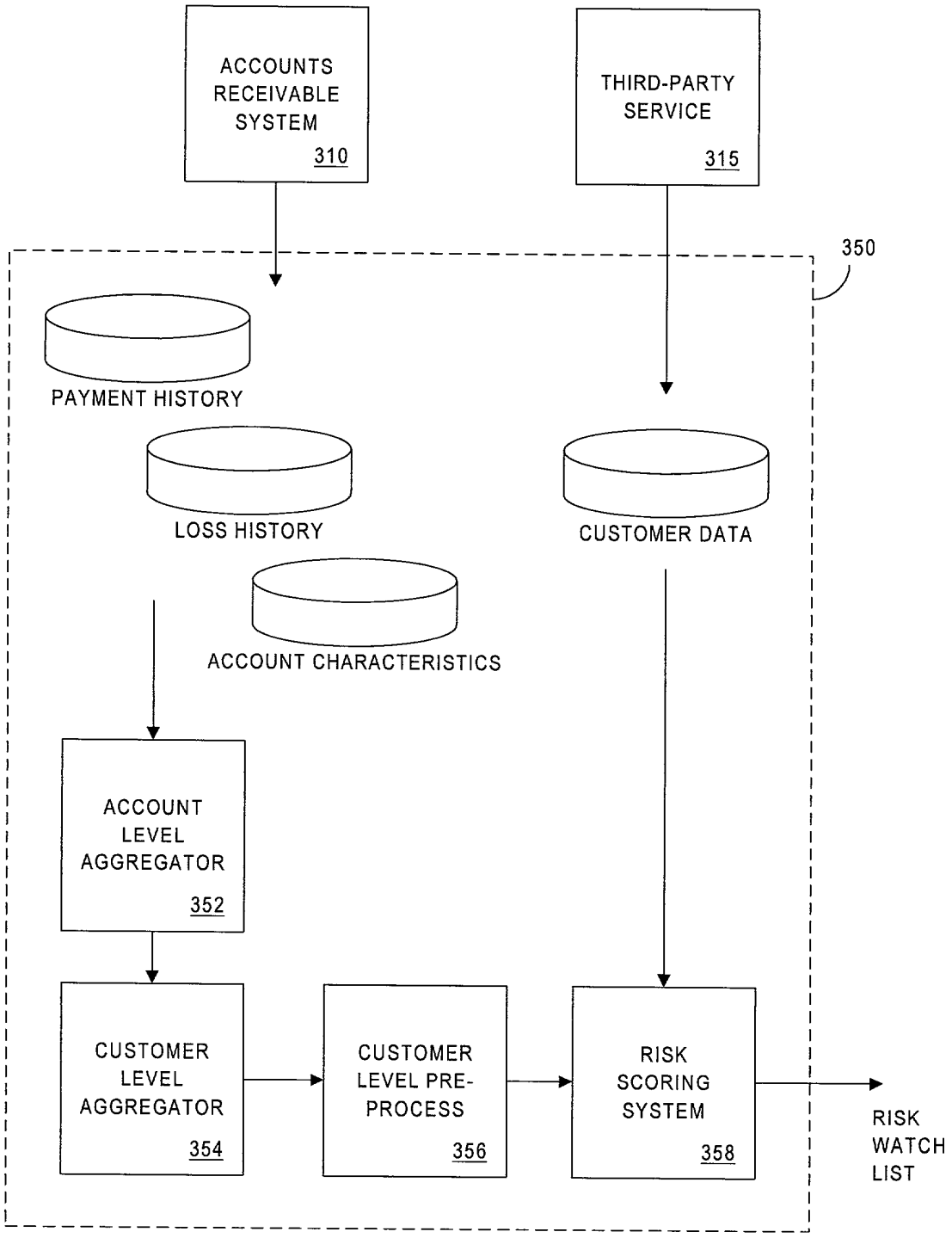
ACCOUNTS RECEIVABLE SYSTEM
310
THIRD-PARTY SERVICE
315
350
PAYMENT HISTORY
LOSS HISTORY
CUSTOMER DATA
ACCOUNT CHARACTERISTICS
ACCOUNT LEVEL AGGREGATOR
352
CUSTOMER LEVEL AGGREGATOR
354
CUSTOMER LEVEL PRE-PROCESS
356
RISK SCORING SYSTEM
358
RISK WATCH LIST

FIG. 3

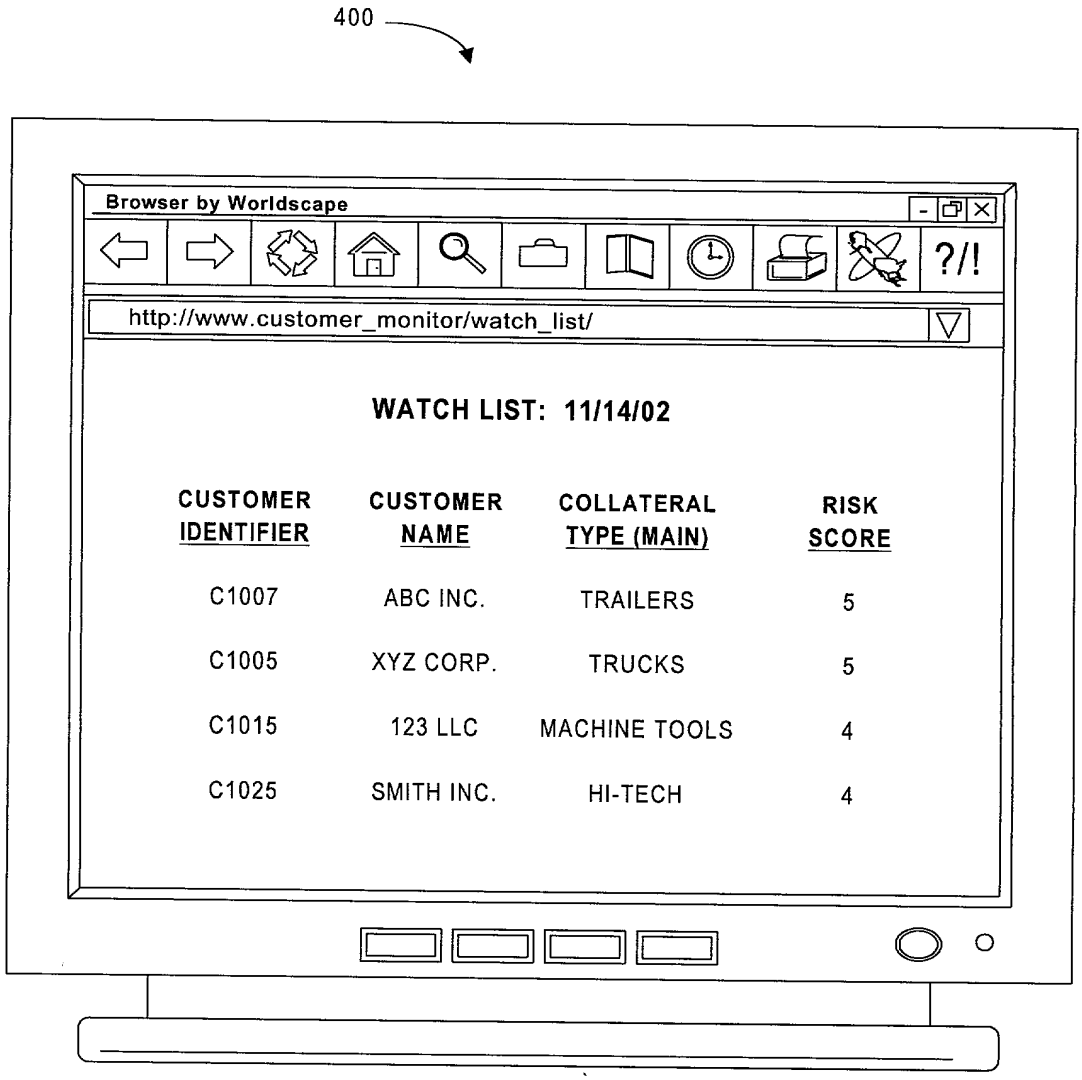
400
Browser by Worldscape
?/!
http://www.customer_monitor/watch_list/
WATCH LIST: 11/14/02
CUSTOMER IDENTIFIER
CUSTOMER NAME
COLLATERAL TYPE (MAIN)
RISK SCORE
C1007
ABC INC.
TRAILERS
5
C1005
XYZ CORP.
TRUCKS
5
C1015
123 LLC
MACHINE TOOLS
4
C1025
SMITH INC.
HI-TECH
4

FIG. 4

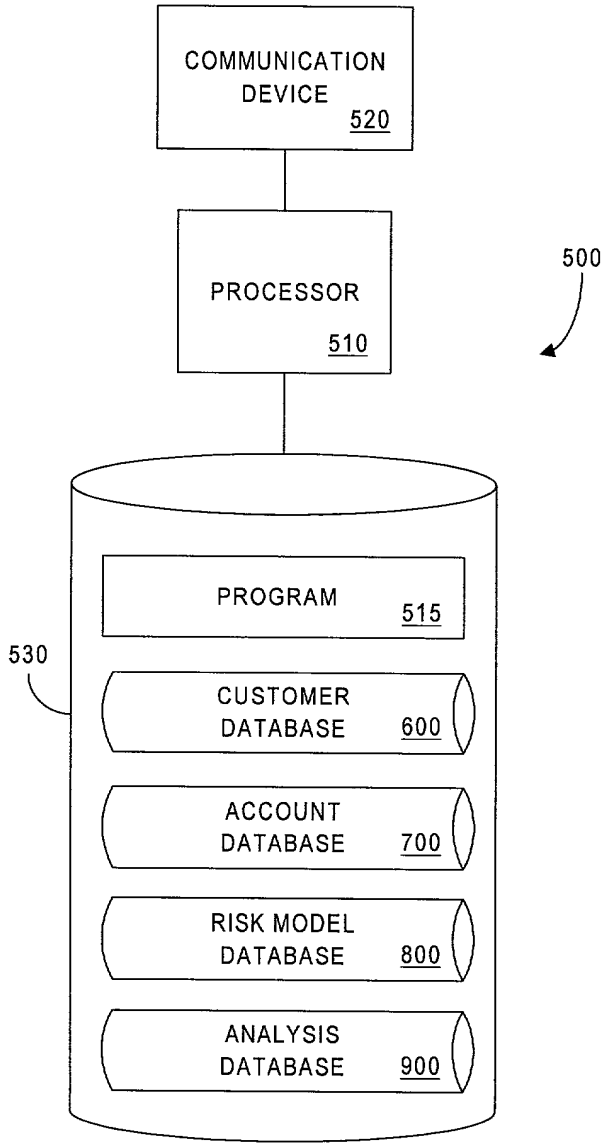
COMMUNICATION DEVICE
520
PROCESSOR
510
500
PROGRAM
515
530
CUSTOMER DATABASE
600
ACCOUNT DATABASE
700
RISK MODEL DATABASE
800
ANALYSIS DATABASE
900

FIG. 5

600

CUSTOMER IDENTIFIER 602	CUSTOMER NAME 604	COLLATERAL TYPE (MAIN) 606	GEOGRAPHIC REGION 608
C1001	JONES INC.	TRAILERS	NORTH WEST
C1002	AAA TRAILERS	TRAILERS	SOUTH EAST
C1003	NATIONAL TRUCKS	TRUCKS	MID WEST
C1004	WHITE & SONS	MACHINE TOOLS	NORTH EAST
C1005	XYZ CORP.	TRUCKS	NORTH WEST

FIG. 6

700

ACCOUNT IDENTIFIER 702	CUSTOMER IDENTIFIER 704	AMOUNT OUTSTANDING 706	PAYMENT STATUS 708
A1001-01	C1001	$15,000	CURRENT
A1001-02	C1001	$2,750	15 DAYS LATE
A1002-01	C1002	$25,000	CURRENT
A1005-01	C1005	$10,500	60 DAYS LATE
A1005-02	C1005	$1,250	90 DAYS LATE

FIG. 7

800

RISK MODEL IDENTIFIER 802	CHARACTERISTICS 804	CONDITIONS 806
R1001	FORMULA_01	IF TOTAL AMOUNT OUTSTANDING > $15,000 AND LATEST PAYMENT STATUS ≤ 20 DAYS
R1002	PROGRAM_02.EXE	IF TOTAL AMOUNT OUTSTANDING ≤ $15,000 AND LATEST PAYMENT STATUS ≤ 20 DAYS
R1003	STRATEGY PATH_03	IF TOTAL AMOUNT OUTSTANDING > $15,000 AND LATEST PAYMENT STATUS > 20 DAYS
R1004	WEIGHTED AVERAGE_04	IF TOTAL AMOUNT OUTSTANDING ≤ $15,000 AND LATEST PAYMENT STATUS > 20 DAYS

FIG. 8

900

CUSTOMER IDENTIFIER 902	RISK MODEL IDENTIFIER 904	RISK SCORE 906	WATCH LIST INDICATION 908
C1001	R1001	2	NO
C1002	R1001	1	NO
C1003	R1002	3	NO
C1004	R1001	3	NO
C1005	R1004	5	YES

FIG. 9

Electronic Acknowledgement Receipt - EFS-Web 2.2.6 (build 6.2.6.4)

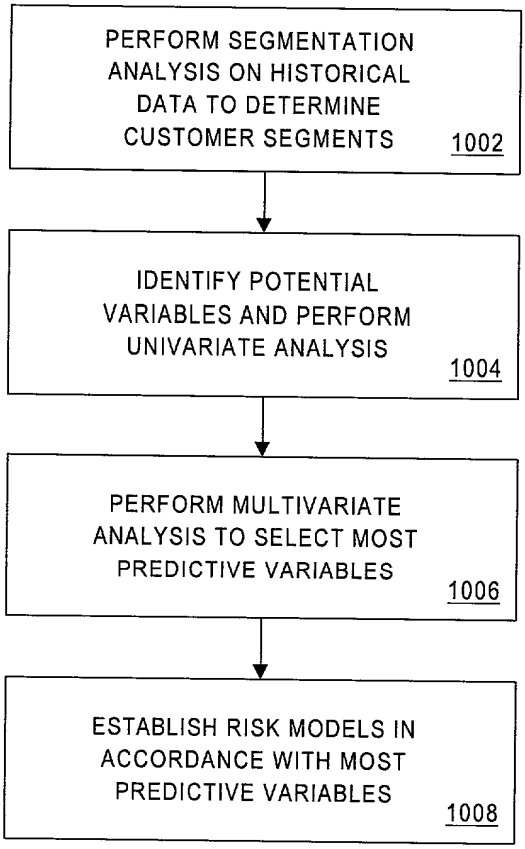

FIG. 10

Proprietary - Confidential

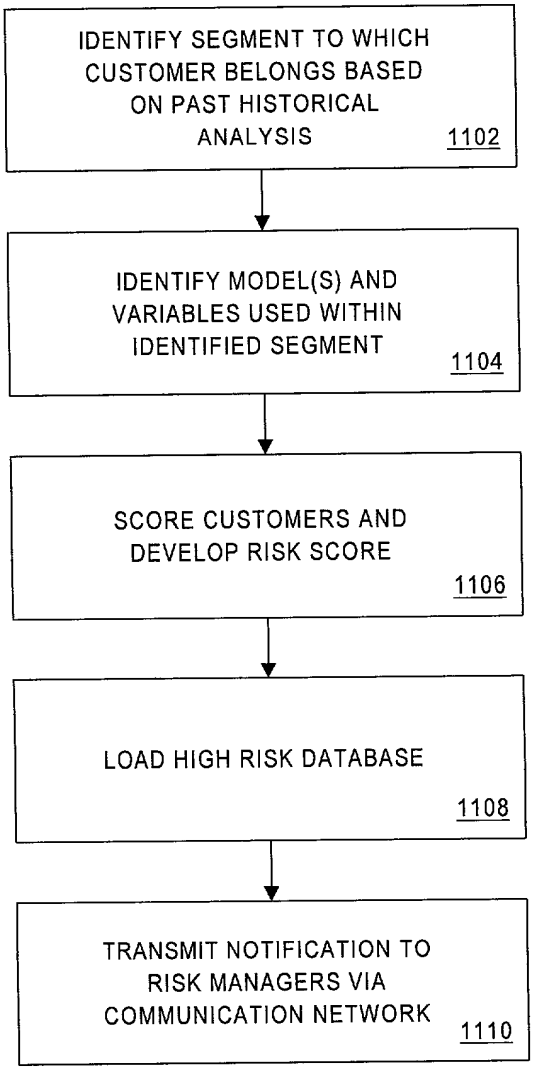

FIG. 11